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March 27, 2006



Paul W. Zwickler
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Robert W. Thoutie
MA Bar

Amy Edith Britt
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Andrew J. Dick
NY & FL Bars

Barbara A. Carnevale
MA Bar

Myreille H. Vartanian
MA Bar

Alina Gorodetsky
MA Bar

Ron Z. Opher*
NJ & PA Bars

Dwight Baylor
AZ & VA Bars

Debra Dawn
FL, NC, NY & TX
Bars

Mitchell A. Meyers*
NC Bar

Randall Pragg*
ME & NH Bars

Robert G. Markoff*
IL Bar

Temple B. Ingram, Jr.
TX & NM Bars

Irvin Borenstein
CO & NY Bars

Sanford J. Pollack
NE & MO Bars

Shannon M. Pawley
MI Bar

Jeffrey M. Wilson*
ID Bar

Jessica Ellicott*
VT Bar

* Of Counsel

Leroy Cheney
P.O. Box 1793
Sanford, ME 04073

RE: Midland Credit Management
CHENEY, LEROY¹
Account No. 8509554532
Original Creditor: Household Arbor
Original Account No. 5488975001083784


Dear Mr. Cheney:

This letter will confirm that our client, Midland Credit Management, has agreed to accept \$511.50 as settlement in full of the above-referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$511.50 on or before March 27, 2006.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of our settlement offer is withdrawn.

Sincerely,


Jason Houle
Director of Bank Cards

JH/sc/257/SL

¹This correspondence is from a debt collector. As such this correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.